

<i>SERFF Tracking Number:</i>	<i>ACEH-125511142</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007563</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1008 Employee Benefit Liability</i>
<i>Product Name:</i>	<i>08-PR-2007563</i>		
<i>Project Name/Number:</i>	<i>Fiduciary Liability TRIPRA Rules/08-PR-2007563</i>		

Filing at a Glance

Companies: ACE American Insurance Company, Westchester Fire Insurance Company		
Product Name: 08-PR-2007563	SERFF Tr Num: ACEH-125511142	State: Arkansas
TOI: 17.1 Other Liability - Claims Made Only	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 17.1008 Employee Benefit Liability	Co Tr Num: 08-PR-2007563	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Bob Wolfrom, Viola McBride	Disposition Date: 03/11/2008
	Date Submitted: 02/27/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 01/01/2008		Effective Date (New):
Effective Date Requested (Renewal): 01/01/2008		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: Fiduciary Liability TRIPRA Rules	Status of Filing in Domicile:
Project Number: 08-PR-2007563	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/11/2008	
State Status Changed: 03/11/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

Effective 01/01/2008, ACE is revising its Terrorism Risk Insurance Act (TRIA) rule filing for fiduciary liability. Coverage for both certified acts of terrorism and other acts of terrorism is being provided to all policyholders for no additional premium. ACE has re-assessed this program's exposure to loss under TRIA and, as a result, is making a downward revision to the charge for this coverage.

SERFF Tracking Number: ACEH-125511142 State: Arkansas
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: 08-PR-2007563
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1008 Employee Benefit Liability
Product Name: 08-PR-2007563
Project Name/Number: Fiduciary Liability TRIPRA Rules/08-PR-2007563

Company and Contact

Filing Contact Information

Robert Wolfrom, CPCU, Regulatory Specialist robert.wolfrom@ace-ina.com
436 Walnut Street (215) 640-5123 [Phone]
Philadelphia, PA 19106 (215) 640-4986[FAX]

Filing Company Information

ACE American Insurance Company	CoCode: 22667	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 95-2371728	

Westchester Fire Insurance Company	CoCode: 21121	State of Domicile: New York
1133 Avenue of the Americas	Group Code: 626	Company Type:
New York, NY 10036	Group Name:	State ID Number:
(215) 640-2324 ext. [Phone]	FEIN Number: 13-5481330	

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$25.00	02/27/2008	18187755
Westchester Fire Insurance Company	\$0.00	02/27/2008	

<i>SERFF Tracking Number:</i>	<i>ACEH-125511142</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007563</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1008 Employee Benefit Liability</i>
<i>Product Name:</i>	<i>08-PR-2007563</i>		
<i>Project Name/Number:</i>	<i>Fiduciary Liability TRIPRA Rules/08-PR-2007563</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Edith Roberts	03/11/2008	03/11/2008

SERFF Tracking Number:	ACEH-125511142	State:	Arkansas
First Filing Company:	ACE American Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	08-PR-2007563		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1008 Employee Benefit Liability
Product Name:	08-PR-2007563		
Project Name/Number:	Fiduciary Liability TRIPRA Rules/08-PR-2007563		

Disposition

Disposition Date: 03/11/2008

Effective Date (New):

Effective Date (Renewal):

Status: Exempt from Review

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

<i>SERFF Tracking Number:</i>	<i>ACEH-125511142</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007563</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1008 Employee Benefit Liability</i>
<i>Product Name:</i>	<i>08-PR-2007563</i>		
<i>Project Name/Number:</i>	<i>Fiduciary Liability TRIPRA Rules/08-PR-2007563</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Filing Memo	Accepted for Informational Purposes	Yes
Supporting Document	TRIA Expedited Filing Transmittal	Accepted for Informational Purposes	Yes
Rate	Manual Rule (01/2008)	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>ACEH-125511142</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007563</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1008 Employee Benefit Liability</i>
<i>Product Name:</i>	<i>08-PR-2007563</i>		
<i>Project Name/Number:</i>	<i>Fiduciary Liability TRIPRA Rules/08-PR-2007563</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ACEH-125511142</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>ACE American Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007563</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1008 Employee Benefit Liability</i>
<i>Product Name:</i>	<i>08-PR-2007563</i>		
<i>Project Name/Number:</i>	<i>Fiduciary Liability TRIPRA Rules/08-PR-2007563</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Manual Rule (01/2008)	Page 1	New	Manual Rule 08-PR-2007563.pdf

**ACE American Insurance Company
Westchester Fire Insurance Company**

Fiduciary Liability
Union Trustees ERISA Liability
Multi-Employer Plan/Trust Trustees ERISA Liability

TRIA State Exception Page – All States

Step 8: Terrorism Risk Insurance Act of 2002 (“TRIA”) Premium Charge
(including Step 8 under Appendix A) is deleted in its entirety and the following is inserted:

Step 8: Terrorism Risk Insurance Act (“TRIA”)

Coverage is provided for both certified acts of terrorism and other acts of terrorism (subject to underlying policy provisions) for no additional premium.

SERFF Tracking Number: ACEH-125511142 State: Arkansas
First Filing Company: ACE American Insurance Company, ... State Tracking Number: EFT \$25
Company Tracking Number: 08-PR-2007563
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1008 Employee Benefit Liability
Product Name: 08-PR-2007563
Project Name/Number: Fiduciary Liability TRIPRA Rules/08-PR-2007563

Supporting Document Schedules

Satisfied -Name: Filing Memo
Review Status: Accepted for Informational Purposes 03/11/2008

Comments:

Attachment:

Filing Memo 08-PR-2007563.pdf

Satisfied -Name: TRIA Expedited Filing Transmittal
Review Status: Accepted for Informational Purposes 03/11/2008

Comments:

Attachment:

TRIPRA Expedited Filing Form.pdf

ACE GROUP OF INSURANCE COMPANIES

**ACE American Insurance Company
Westchester Fire Insurance Company**

Fiduciary Liability
Union Trustees ERISA Liability
Multi-Employer Plan/Trust Trustees ERISA Liability

Explanatory Memorandum

Effective 01/01/2008, ACE is revising its Terrorism Risk Insurance Act (TRIA) rule filing for fiduciary liability. Coverage for both certified acts of terrorism and other acts of terrorism is being provided to all policyholders for no additional premium. ACE has re-assessed this program's exposure to loss under TRIA and, as a result, is making a downward revision to the charge for this coverage.

Rules

TRIA State Exception Page – All States (01/2008)

This countrywide exception page is revising the TRIA premium rule by reducing the charge for certified acts of terrorism coverage to 0%. ACE is providing this coverage at no charge to all policyholders.

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) _____

Indicate Type of Filing
X Filing Related to <i>Certified Losses</i>
ف Filing Related to <i>Non-Certified Losses</i>
ف Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
ACE American Insurance Company	PA	22667	95-2371728
Westchester Fire Insurance Company	NY	21121	13-5481330

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Robert Wolfrom 510 Walnut Street, WB04G Philadelphia, PA 19106	(215) 640-4876	(215) 640-4986	Robert.Wolfrom@ace-ina.com

Filing information

Line of Insurance (see attachment)	Other Liability – Claims Made Only
Company Program Title (Marketing title) (if applicable)	
Filing Type ** see note below	Rule
This application is used with:	n/a
Effective Date Requested	01/01/08
Filing date	02/27/08
Company Tracking Number	08-PR-2007563
Date filing approved in domiciliary state, if applicable	

	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Manual Page	Manual Page (01/2008)	[] Replacement [] Withdrawn [x] Neither		
02			[] Replacement [] Withdrawn [] Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☐ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- ☐ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

Robert E. Wolfrom

Robert Wolfrom

Sr Regulatory Specialist

Signature

Print Name:

Title:

